

Getting Started: What to Expect

Your Important Role

For the first time, Medicare is offering coverage for prescription drugs. Everyone with Medicare is eligible. The new coverage will typically pay for about half the drug costs for a person with Medicare who has no drug coverage today. It provides peace of mind by protecting against very high drug expenses, and there is extra help for people with limited income and resources. However, many people will need help deciding about the new coverage, learning about the plans available in their area, and enrolling in a plan if they choose. Coverage is not automatic, and most people who have Medicare now will have to pay a penalty if they don't enroll by May 15, 2006. You can reach many people with Medicare in your community to help them understand and decide about Medicare prescription drug coverage and to help those who want coverage with choosing and joining a plan.

Every person with Medicare needs to make a decision about Medicare prescription drug coverage.

- Medicare prescription drug coverage begins January 1, 2006.
- All people with Medicare are eligible to join a Medicare prescription drug plan regardless of their income, health, or how they pay for prescription drugs now.



- All people with Medicare can join a plan beginning November 15, 2005.
- Monthly premiums may be higher for people who wait until after May 15, 2006, to join.

What can you do to help?

You can help people with Medicare ...

- **Learn how Medicare prescription drug coverage will affect them.** The decisions they have to make depend on what kind of health care coverage they have now.

- **Understand their Medicare prescription drug coverage options.** Choices will vary based on where people live and what prescriptions, if any, they are taking.
- **Make their own decisions about enrolling and choosing a plan.** Key factors to consider when choosing a plan include coverage, cost, convenience, and peace of mind.
- **Join the plan of their choice.** After choosing a plan, some people will need help with completing and submitting an enrollment form.
- **Apply for the extra help.** Almost one-third of all people with Medicare will qualify for extra help to pay for the cost of their prescriptions. Most will need to apply for this assistance.

What can you expect?

Some people will need personalized assistance.

All people with Medicare need to know how Medicare prescription drug coverage will affect them, and some will need help understanding and deciding what to do.

Each person you meet will be different. Some people may have already decided to join a plan and will only need your help to choose a plan and enroll. Others will need help deciding if Medicare prescription drug coverage is right for them and additional help if they decide to choose and join a plan.

The time you spend helping any one person will vary depending on where the person is in

the decision-making process. You may need to meet more than once, to give him or her time to think about the options or to discuss them with family or friends.

How can you use this kit?

Folder 1 describes the steps you can take to help people with Medicare understand, decide, choose, and join Medicare prescription drug coverage.

Folder 2 contains publications and a CD with basic information about the new Medicare prescription drug coverage.

Folder 3 has tools you can use to help people understand their current insurance coverage and decide about enrolling in Medicare drug coverage.

Folder 4 has information and tools for gathering the information needed to help someone choose and join a plan.

Folder 5 provides the eligibility guidelines and application information for the extra help paying for prescription drugs. The extra help is available to people with limited income and resources.

Folder 6 is full of additional resources to help you help the people you serve make these important decisions.